



Contractors Pollution Liability Success Stories

Chubb Environmental has a broad appetite for construction industry risks insuring everything from local trade contractors to large general contractors with international exposures.

Chubb's Contractors Pollution Liability (CPL) Policies offer solutions specifically developed for contractors, which helps prevent gaps in coverage due to pollution-related exclusions on standard commercial general liability programs. These policies are available for contractors on a practice basis and include options for combined CPLE&O, project-specific, or excess.

Below is a small sampling of what we've written lately.

Who	What	Why Chubb Environmental
Banking Association – Construction of a new headquarter building	Contractors Pollution Liability Owner Controlled Insurance Program Limit: \$3m/\$3m SIR: \$50k Term: 2 years with 2 years completed operations	Chubb bound coverage due to their strong broker relationship and Chubb's ability to provide a quick turnaround quote with competitive pricing and coverage terms to meet the project's contractual requirements as well as the project start date.
Commercial General Contractor with \$10M in annual revenues	Contractors Pollution Liability Practice Policy Limit: \$1m/\$1m SIR: \$15k Term: 1 year	The underwriter has developed a strong working relationship with the agent providing timely and competitive quotes. Additionally, Chubb was also able to offer the contractor mold awareness training as a value-added service.
Producer and marketer of beer, wine, and spirits – Construction of a bottling plant	Contractors Pollution Liability Owner Controlled Insurance Program Limit: \$15m/\$15m SIR: \$100k Term: 3 years with 10 years completed operations	This insured has a large global relationship with Chubb and appreciates Chubb's ability to provide comprehensive coverage on a worldwide basis.
Family owned General Contractor with annual revenues over \$100M	Contractors Pollution Liability Practice Policy Limit: \$1m/\$1m SIR: \$10k Term: 1 year	This was a previous Chubb Environmental Insured that moved over price. However, the insured moved back due to Chubb's service and ability to quickly provide competitive project bid quotes as well as comprehensive coverage.
Concrete Contractor	Contractors Pollution Liability Practice Policy Limit: \$2m/\$2m SIR: \$25k Term: 1 year	The insured had a contract requirement and sought out a project policy. Chubb provided a project quote quickly and described how a practice policy might benefit the insured, and they ultimately bound on the practice policy.
Industrial General Contractor	Contractors Pollution Liability Practice Policy Limit: \$5m/\$5m SIR: \$50k Term: 1 year	Chubb worked closely with the insured and broker to provide a quote quickly meeting the insured's contractual requirements resulting in a bind order the next day.

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Commercial General Contractor	Contractors Pollution Liability Practice Policy Limit: \$10m/\$10m SIR: \$25k Term: 1 year	The insured had placed project policies with Chubb when required by contract. The underwriter worked closely with the broker and the insured to explain the benefits of a practice policy leading to the insured purchasing a practice policy to insure all their work.
Water Management/Waste Transfer Services	Contractors Pollution Liability Project Policy Limit: \$1m/\$1m SIR: \$25k Term: 3 months with 2 years completed operations	Chubb has a strong relationship with both the Canadian & US brokerage teams for the insured. The insured and broker both appreciated Chubb's ability to offer competitive insurance solutions globally (Canadian parent company with US operations).
Public County Community College System – Construction of multiple projects at community colleges	Contractors Pollution Liability Owner Controlled Insurance Program Limit: \$25m/\$25m SIR: \$100K Term: 5 years with 10 years completed operations	The client bound with Chubb due to their long-term relationship going back over 15 years to include Chubb's success on previous OCIP projects where Chubb was providing pollution coverage as well as the primary casualty and excess construction lines of coverage.
Construction of new municipal courthouse and administrative offices	Contractors Pollution Liability Owner Controlled Insurance Program Limit: \$10m/\$10m SIR: \$50K Term: 5 years with 10 years completed operations	The client bound coverage with Chubb due to their longstanding relationship and the Chubb's understanding of the insured's operations and exposures.
Electrical Contractor	Contractors Pollution Liability and Errors & Omission Practice Policy Limit: \$2m/\$2m SIR: \$25K Term: 1 year	The insured bound with Chubb because the underwriter was able to understand the insured's risk and exposures and turn around a comprehensive quote quickly that met the insured's contractual requirements with a general contractor they work for frequently.
Utility Contractor	Contractors Pollution Liability Project Policy Limit: \$2m/\$2m SIR: \$50K Term: 3 years with 10 years completed operations	Chubb worked with the broker and provided an indication only hours after receiving the submission enabling the insured to submit their bid package on time. When the insured was awarded the project, they went direct to Chubb for a bindable quote and did not consider options from other carriers.

Please keep Chubb Environmental in mind for your pollution liability needs.

For more information regarding our products and services, please visit www.chubb.com/us/chubbenvironmental

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Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. All products may not be available in all states. Risks subject to full underwriting review and acceptance; premiums may vary. Reasons listed for why an insured chose Chubb based on perceptions of Chubb employees from communications with producers. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Hall's Mill Road, Whitehouse Station, NJ 08889-1600.